

To open your Schwab One Account just complete and sign sections 1, 2, 3, 4, 5 and 9 of this application. ALSO: If you would like checks and/or a VISA® debit card, fill out and sign sections 6, 7 and 8.

## 1. Schwab Account information.

**Even if you currently have a Schwab Account, we need you to complete all sections of this application.**

**Do you currently have a Schwab Account?** ☐ Yes ☒ No

If yes, we will convert your Schwab Account to a Schwab One Account. | 2 6 8 3

**What is your Schwab Account number?**

(Please note, IRA and Keogh accounts cannot be converted to a Schwab One Account.)

**Indicate the type of registration you want on your Schwab One Account:**

☐ Individual

☒ **Joint Tenants with Right of Survivorship**

☐ **Adding a Joint Party**☐ Community Property\* ☐ Tenants in Common

\*Contact your local Schwab office to obtain additional documents that must accompany this application. Certain restrictions may apply.

**Please tell us how your name and address should appear on your account:**

|  |                      |
|--|----------------------|
| Account Holder Name <input checked="" type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Other                           |                      |
| Jeffrey K. Skilling  |                      |
| Joint Account Holder <input type="checkbox"/> <input checked="" type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Other |                      |
| Susan L. Skilling  |                      |
| Your Home Street Address (P.O. Box not sufficient)   |                      |
| 2238 Albans  |                      |
| City, State  | Zip                  |
| Houston, Tx  | 77005 (713) 526-3183 |

Name of Partnership/Corporation/etc. (if applicable)

Tax ID Number for Partnership/Corporation/etc.

Where would you like us to send your mail?

☒ Home ☐ Business ☐ P.O. Box (Complete section below)

### Cash Account Handling Instructions.

Schwab will automatically hold for your account all of your securities purchased, sales proceeds, dividend and interest.

2. Choose either taxable or tax-free returns for all between-investment cash

Schwab One taxable interest

☒ Schwab Tax-Exempt Money Fund

☐ **Schwab California  
Tax-Exempt Money Fund**  
(For California residents only)

☐ **New York Municipal Cash Trust — Cash II Shares**  
(For New York taxpayers.)

Unless otherwise indicated you will earn Schwab One taxable interest. You may have the cash balance in your Schwab One Account swept into the Schwab Money Fund of your choice and earn daily income. To obtain a prospectus and Money Fund Agreement, please check one of the boxes above. This is an indication of interest only. You are not obligated to buy shares of any Schwab Money Fund. Please carefully read the prospectus for any Schwab Money Fund in which you are interested before you invest. **Select one of the funds above.**

3. Indicate amount of initial deposit.

The minimum balance requirement is \$5,000 in cash, marginable securities or a combination of cash and marginable securities.

Check enclosed is for \$ 100 000.00

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**Please turn page and continue...**

|               |                            |  |  |  |  |  |  |  |  |                        |                            |  |  |  |  |                                  |   |   |   |               |               |   |   |   |   |   |   |   |  |
|---------------|----------------------------|--|--|--|--|--|--|--|--|------------------------|----------------------------|--|--|--|--|----------------------------------|---|---|---|---------------|---------------|---|---|---|---|---|---|---|--|
| Indexing Code |                            |  |  |  |  |  |  |  |  | Source Code            |                            |  |  |  |  | Branch Office and Account Number | H | S | - | 8             | 1             | 1 | 0 | - | 6 | 6 | 7 | 3 |  |
| Approved By   | <i>Bell C. [Signature]</i> |  |  |  |  |  |  |  |  | Print Name of Approval | <i>Bell C. [Signature]</i> |  |  |  |  |                                  |   |   |   | Date Approved | <i>3-2-94</i> |   |   |   |   |   |   |   |  |

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**GOVERNMENT  
EXHIBIT  
1896**

Crim. No. H-04-25 (S-2)

## 4. Please supply the following information.

| Account Holder  |   | Joint Account Holder<br>(Required For All Joint Accounts)   |   |
|---|---|---|---|
| Social Security/Tax ID Number<br><b>328-48-0336</b>   |   | Social Security/Tax ID Number<br><b>319-40-4770</b>   |   |
| Occupation<br><b>CEP. GAS SERVICES</b>  |   | Occupation<br><b>HOMEMAKER</b>  |   |
| Employer Name<br><b>ENRON CORP.</b>   | Yrs. with Employer<br><b>4</b>          | Employer Name   | Yrs. with Employer                      |
| Employer Street Address (P.O. Box not sufficient)<br><b>1400 SMITH STREET</b>   |   | Employer Street Address (P.O. Box not sufficient)   |   |
| City/State<br><b>HOUSTON TX</b>   | Zip<br><b>77002</b>                     | City/State  | Zip                                     |
| Business Phone<br><b>(713) 853-6894</b>   |   | Business Phone  |   |
| Country of Citizenship<br><b>US</b>   | Country of Legal Residence<br><b>US</b> | Country of Citizenship<br><b>US</b>   | Country of Legal Residence<br><b>US</b> |
| Birth Date<br><b>11-25-53</b>   |   | Birth Date<br><b>9-7-53</b>   |   |
| Driver License Number<br><b>03317244</b>  |   | Driver License Number<br><b>08610340</b>  |   |
| Are You Known By Any Other Name? (state name)   |   | Are You Known By Any Other Name? (state name)   |   |
| <b>Employment status:</b><br><input checked="" type="checkbox"/> Employed<br><input type="checkbox"/> Self-Employed se<br><input type="checkbox"/> Unemployed un<br><input type="checkbox"/> Homemaker hm<br><input type="checkbox"/> Retired re<br>Specify any publicly-traded company of which you are a director, 10% shareholder or policy-making officer:<br>Company Name<br><b>ENRON CORP</b><br>Specify any securities firm with which you are affiliated:<br>Company Name |   | <b>Employment status:</b><br><input type="checkbox"/> Employed<br><input type="checkbox"/> Self-Employed se<br><input type="checkbox"/> Unemployed un<br><input type="checkbox"/> Homemaker hm<br><input type="checkbox"/> Retired re<br>Specify any publicly-traded company of which you are a director, 10% shareholder or policy-making officer:<br>Company Name<br>Specify any securities firm with which you are affiliated:<br>Company Name |   |
| <b>Bank references:</b> (If you do not have a bank account, please list a financial institution in which you have funds deposited.) (Account holder only.)<br>Bank Name Branch and Account Number<br><b>TEXAS COMMERCE BANK 54-050-11820</b>  |   |   |   |

## 5. Please provide information about your Financial Profile

Please furnish the following information to help us identify your investment needs. For joint accounts, please provide household information.

|  |   |  |   |   |  |
|--|---|--|---|---|--|
| <b>Overall investment objective is:</b><br><input checked="" type="checkbox"/> Capital Preservation<br><input type="checkbox"/> Income<br><input checked="" type="checkbox"/> Growth<br><input type="checkbox"/> Speculation | <b>Federal income tax bracket is:</b><br><input type="checkbox"/> 15%<br><input type="checkbox"/> 28%<br><input type="checkbox"/> 31%<br><input checked="" type="checkbox"/> Other <b>39.6%</b> | <b>Investment experience:</b><br><input type="checkbox"/> None<br><input type="checkbox"/> Limited<br><input type="checkbox"/> Good<br><input checked="" type="checkbox"/> Extensive | <b>Investment knowledge:</b><br><input type="checkbox"/> None<br><input type="checkbox"/> Limited<br><input type="checkbox"/> Good<br><input checked="" type="checkbox"/> Extensive | <b>Annual income is:</b><br><input type="checkbox"/> Under \$15,000<br><input type="checkbox"/> \$15,000 to \$24,999<br><input type="checkbox"/> \$25,000 to \$49,999<br><input type="checkbox"/> \$50,000 to \$99,999<br><input checked="" type="checkbox"/> \$100,000 or more | <b>Liquid net worth is:</b><br><input type="checkbox"/> Under \$15,000<br><input type="checkbox"/> \$15,000 to \$24,999<br><input type="checkbox"/> \$25,000 to \$49,999<br><input type="checkbox"/> \$50,000 to \$99,999<br><input checked="" type="checkbox"/> \$100,000 or more. Please provide approximate figure to the nearest \$10,000. |
|--|---|--|---|---|--|

## Accounts at other Brokerage Firms:

|                        |                        |
|------------------------|------------------------|
| Brokerage Firm Name(s) | Brokerage Firm Name(s) |
|------------------------|------------------------|

(This information will be kept confidential)

## 6. Schwab One Checking (optional)

YES, I would like to order personalized Schwab One checks, printed with the following information:

|                             |                               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|-----------------------------|-------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Account Holder's Name       | <b>JEFFREY K. SKILLING</b>    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Joint Account Holder's Name | <b>SUSAN L. SKILLING</b>      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Address                     | <b>2238 ALBANS</b>            |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| City/State/Zip              | <b>HOUSTON, TEXAS 77005</b>   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Special Information         | <b>LIC. 03317244 08610340</b> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

Please be sure to sign for these services on the following page

### 8. Schwab One VISA (optional)

☐ **YES, I would like a Schwab One VISA debit card with ATM access.**

Number of cards for account holder: ☐ 1 ☐ 2 Number of cards for joint account holder (Only one allowed): ☐ 1

### 9. Schwab One Agreement.

**Please read carefully and sign below to open your Schwab One Account.**

I hereby request that Charles Schwab & Company ("Schwab") open a Brokerage Account in the names listed as account holders on this Application. I further request PNC Bank, National Association to issue checks and its affiliate, PNC National Bank, to issue VISA debit card(s) as indicated on this Application. I agree to read and be bound by the terms of the Schwab One Account Agreement as currently in effect and as amended from time to time, which governs my Schwab One Account. If I do not receive or understand the Schwab One Account Agreement, I will notify Schwab.

In accordance with Section 7 of the Brokerage Account portion of the Schwab One Account Agreement, I agree that all debts and other obligations owed to Schwab by any party to the Schwab One Account Agreement will be secured by a lien on all Securities and Other Property now or hereafter held or to be held in any of my present or future brokerage accounts with Schwab, whether individually or jointly held with others, or in any brokerage account at Schwab in which I have an interest.

I authorize Schwab to make inquiries for the purpose of verifying my creditworthiness and the creditworthiness of my spouse if I am married and live in a community property state. Such inquiries may include verifying information I have given in my Schwab One Account Application, contacting my employer and obtaining credit reports. I further authorize Schwab to disclose information to others about me and my accounts when it is necessary for completing transactions, to comply with a government agency or court order, such as the IRS or the SEC, to verify the existence and condition of my account for a third party, such as a credit bureau or merchant, and as otherwise authorized by the Schwab One Account Agreement.

I acknowledge that Schwab does not give legal or tax advice, and will not advise me concerning the nature or potential value of any particular security, transaction or investment strategy.

All Securities and Other Property now or hereafter held in the account of the undersigned may be pledged, repledged, hypothecated or rehypothecated, either separately or together with securities of other customers, and either for the amount due Schwab or for a greater sum.

Interest on debt balances will be charged and compounded in accordance with the Schwab One Account Agreement (which includes Schwab's Disclosure of Credit Terms and Policies), and as permitted under the laws of the State of California.

New York Stock Exchange Rule 407 prohibits certain account holders from engaging in margin transactions without their employer's prior written consent. Schwab may suspend execution of any

trades in my account pending receipt of this consent.

I certify under penalty of perjury that (1) the number shown on this Application is my correct taxpayer identification number, and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest and dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding. I understand that if I have been notified by the IRS that I am subject to backup withholding as a result of a dividend or interest under-reporting, and I have not received a notice from the IRS advising me that backup withholding is terminated, I must strike or cross out the information contained in item (2) above.

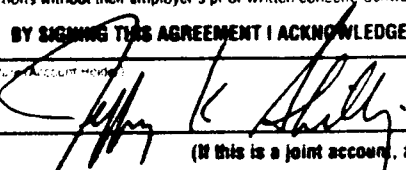
I agree to settle by arbitration any controversy between myself and Schwab and/or any Schwab officers, directors, employees or agents relating to the Schwab One Account Agreement, my Brokerage Account or account transactions, or in any way arising from my relationship with Schwab as provided in Section 23 of the Schwab One Account Agreement. The following disclosures are made pursuant to applicable self-regulatory organization rules: (1) Arbitration is final and binding on the parties; (2) The parties are waiving their right to seek remedies in court, including the right to a jury trial; (3) Pre-arbitration discovery is generally more limited than and different from court proceedings; (4) The arbitrators' award is not required to include factual findings or legal reasoning and any party's right to appeal or to seek modification of rulings by the arbitrators is strictly limited; (5) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (1) the class certification is denied; (2) the class is decertified; or (3) the customer is excluded from the class by the court.

Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

Please note that the Schwab One Account Agreement contains a pre-dispute arbitration agreement which is set forth at pages 25-27, section 23 of the Brokerage Account portion of the Schwab One Account Agreement.

**BY SIGNING THIS AGREEMENT I ACKNOWLEDGE THAT CERTAIN OF MY SECURITIES MAY BE LENT TO SCHWAB AS PRINCIPAL OR LENT OUT TO OTHERS.**

Signature, Account Holder: 

Date: 2/27/94

Signature, Joint Account Holder: 

Date: 2/27/94

(If this is a joint account, all account holders must sign.) (Married persons may apply for separate accounts.)

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Branch Office and Account Number: HS-8110-6673

ETF-0277F-000244